

United States Bankruptcy Court
Western District of Washington

In re:
Norminichy Lisarefach, Jr.
Debtor

Case No. 23-10013-CMA
Chapter 7

District/off: 0981-2
Date Rcvd: Jan 05, 2023

User: admin
Form ID: 309A

Page 1 of 2
Total Noticed: 10

The following symbols are used throughout this certificate:

Symbol Definition

+ Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 07, 2023:

Recip ID	Recipient Name and Address
db	Norminichy Lisarefach, Jr., 1402 NE Santa Fe Ln Unit #101, Silverdale, WA 98383
957120313	Office of Attorney General, Bankruptcy & Collections Unit, 800 Fifth Avenue, Suite 2000, Seattle, WA 98104-3188

TOTAL: 2

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: bankruptcy@hilllaw.com	Jan 05 2023 22:56:00	David Carl Hill, Law Office of David Carl Hill, 1521 SE Piperberry Way, Ste 137, Port Orchard, WA 98366
tr	+ EDI: QMPKLEIN.COM	Jan 06 2023 04:04:00	Michael P Klein, 330 Madison Avenue S, Suite 110, Bainbridge Island, WA 98110-2544
smg	EDI: WADEPREV.COM	Jan 06 2023 04:04:00	State of Washington, Department of Revenue, 2101 4th Ave, Ste 1400, Seattle, WA 98121-2300
ust	+ Email/Text: USTPREGION18.SE.ECF@USDOJ.GOV	Jan 05 2023 22:56:00	United States Trustee, 700 Stewart St Ste 5103, Seattle, WA 98101-4438
957120311	EDI: IRS.COM	Jan 06 2023 04:04:00	Internal Revenue Service, Centralized Insolvency Ops., PO Box 7346, Philadelphia, PA 19101-7346
957120312	EDI: JEFFERSONCAP.COM	Jan 06 2023 04:04:00	Jefferson Capital Systems, LLC, Attn: Bankruptcy, 16 Mcleland Road, Saint Cloud, MN 56303
957120314	+ Email/Text: banko@pugetsoundcollections.com	Jan 05 2023 22:56:00	Puget Sound Collections, Attn: Bankruptcy, 738 Broadway, Ste 400, Tacoma, WA 98402-3777
957120315	Email/Text: membersolutions@qualstarcu.com	Jan 05 2023 22:56:00	Qualstar Credit Union, Po Box 96730, Bellevue, WA 98009

TOTAL: 8

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains

the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 07, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 5, 2023 at the address(es) listed below:

Name **Email Address**

David Carl Hill	on behalf of Debtor Norminichy Lisarefach Jr. bankruptcy@hilllaw.com, r54989@notify.bestcase.com
Michael P Klein	trusteeklein@hotmail.com kleinlaw133@hotmail.com,mklein@ecf.axosfs.com
United States Trustee	USTPRegion18.SE.ECF@usdoj.gov

TOTAL: 3

Information to identify the case:**Norminichy Lisarefach Jr.**

Debtor 1:

First Name Middle Name Last Name

Social Security number or ITIN: xxx-xx-7518

EIN: _____

Debtor 2:

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN: _____

EIN: _____

United States Bankruptcy Court: Western District of Washington

Date case filed for chapter: 7 1/5/23

Case number: **23-10013-CMA**

Official Form 309A (For Individuals or Joint Debtors)

Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline

08/21

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at pacer.uscourts.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

About Debtor 1:		About Debtor 2:
1. Debtor's full name	Norminichy Lisarefach Jr.	
2. All other names used in the last 8 years		
3. Address	1402 NE Santa Fe Ln Unit #101 Silverdale, WA 98383	
4. Debtor's attorney Name and address	David Carl Hill Law Office of David Carl Hill 1521 SE Piperberry Way, Ste 137 Port Orchard, WA 98366	Contact phone 360-876-5015 Email: bankruptcy@hilllaw.com
5. Bankruptcy trustee Name and address	Michael P Klein 330 Madison Avenue S, Suite 110 Bainbridge Island, WA 98110	Contact phone 206-842-3638
6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at pacer.uscourts.gov .	700 Stewart St, Room 6301 Seattle, WA 98101	Hours open 8:30 am – 4:30 pm Monday – Friday Contact phone 206-370-5200 Date: 1/5/23

For more information, see page 2 >

Official Form 309A (For Individuals or Joint Debtors) Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline

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7. Meeting of creditors	February 14, 2023 at 08:30 AM	Location:
Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Telephonic Creditors Meeting Conference Line: 1-866-660-6472 Participant Code: 8196120
8. Presumption of abuse	The presumption of abuse does not arise.	
If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.		
9. Deadlines	File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:	Filing deadline: 4/17/23
The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	<p>You must file a complaint:</p> <ul style="list-style-type: none"> • if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or • if you want to have a debt excepted from discharge under 11 U.S.C. § 523(a)(2), (4), or (6). <p>You must file a motion:</p> <ul style="list-style-type: none"> • if you assert that the discharge should be denied under § 727(a)(8) or (9). 	
	Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	Filing deadline: 30 days after the conclusion of the meeting of creditors
10. Proof of claim	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline. If your claim is secured by a security interest in the debtor's principal residence, see Fed. R. Bankr. P. 3002(c)(7) for claim filing deadlines.	
11. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at https://pacer.uscourts.gov . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	

Notice of Potential Dismissal

If the debtor fails to file required schedules, statements or lists within 15 days from the date the petition is filed, or object to dismissal of the case indicating why dismissal is not appropriate, the case may be dismissed without further notice. If the Debtor(s) fails to appear at the meeting of creditors, the U.S. Trustee may apply for an order of dismissal without further notice.

Anyone can register for the Electronic Bankruptcy Noticing program at ebn.uscourts.gov OR (2) Debtors can register for DeBN by filing local form [DeBN Request Form](#) with the Clerk of Court. Both options are FREE and allow the clerk to quickly send you court-issued notices and orders by email.